

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Diego Y. Larios
Kenia Larios
Debtors

Case No. 18-01738-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db/jdb +Diego Y. Larios, Kenia Larios, 103 Sun Valley Court, Milford, PA 18337-7755
5053210 +Cap 1/bstby, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5053213 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
5053214 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5064116 E-mail/Text: bnc@trustamerifirst.com Aug 06 2018 19:08:05
AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154
5053209 E-mail/Text: bnc@trustamerifirst.com Aug 06 2018 19:08:05 Amerifirst Hm Iprvt Fi,
Attn: Legal Dept., 11171 Mill Valley Road, Omaha, NE 68154
5053211 EDI: DISCOVER.COM Aug 06 2018 23:08:00 Discoverbank, Po Box 15316, Wilmington, DE 19850
5053212 +EDI: NAVIENTFKASMSERV.COM Aug 06 2018 23:08:00 Navient, PO Box 9655,
Wilkes Barre, PA 18773-9655
5054324 +EDI: PRA.COM Aug 06 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5053215 +EDI: SALLIEMAE BANK.COM Aug 06 2018 23:08:00 Sallie Mae, PO Box 3229,
Wilmington, DE 19804-0229
5053216 +EDI: SEARS.COM Aug 06 2018 23:08:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
5053217 +EDI: RMSC.COM Aug 06 2018 23:08:00 Syncb/Lowes, PO Box 956005, Orlando, FL 32896-0001
5053219 +EDI: RMSC.COM Aug 06 2018 23:08:00 Syncb/Tjx, PO Box 965015, Orlando, FL 32896-5015
5053218 +EDI: RMSC.COM Aug 06 2018 23:08:00 Syncb/sams Club Dc, Po Box 965005,
Orlando, FL 32896-5005
5053221 +EDI: CITICORP.COM Aug 06 2018 23:08:00 THD/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
5053220 +EDI: WTRRRNBANK.COM Aug 06 2018 23:08:00 Target/td, Po Box 673,
Minneapolis, MN 55440-0673

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
John J. Martin on behalf of Debtor 2 Kenia Larios jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989
1@notify.bestcase.com
John J. Martin on behalf of Debtor 1 Diego Y. Larios jmartin@martin-law.net,
kmartin@martin-law.net;nmundy@martin-law.net;jjmartin@martin-law.net;jashley@martin-law.net;r5989
1@notify.bestcase.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Diego Y. Larios**
First Name Middle Name Last Name
Debtor 2 **Kenia Larios**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4450**
EIN **-----**
Social Security number or ITIN **xxx-xx-6274**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:18-bk-01738-RNO**

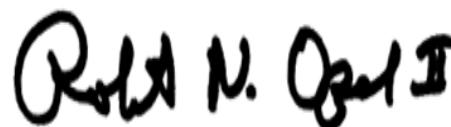
Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Diego Y. Larios
fka Yuri E. Larios

Kenia Larios

**By the
court:**



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 6, 2018

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.